

THE
BOSTON MUTUAL
“
HEALTH
ASSOCIATION.

Organized January 6, 1851.

OFFICE,
NO. 8 SCOLLAY'S BUILDING,
BOSTON,.....MASS.

1852.

THE
BOSTON MUTUAL
ASSOCIATION.
HEALTH

Organized January 6, 1851.

OFFICE,
NO. 8 SCOLLAY'S BUILDING,
BOSTON,.....MASS.

1852.

Rand, Pr. 3 Cornhill.

By-Laws.

ARTICLE 1. This Association shall be called the BOSTON MUTUAL HEALTH ASSOCIATION, of Boston, Mass.

ART. 2. The Officers of this Association shall consist of a President, Vice President, Secretary, Treasurer, Board of Five Directors, and a Finance Committee of Two.

ART. 3. The Board of Directors shall be elected annually by the members, each member being entitled to one vote. And a vote of a majority of all members voting, shall be necessary for a choice. The President, Vice President, Secretary, Treasurer, and Finance Committee, shall be chosen by the Board of Directors.

ART. 4. The Board of Directors shall consist of five members of the Association. And the Secretary shall keep a true and faithful record of all their acts at all their regular meetings.

ART. 5. All necessary Clerks and Agents shall be appointed by the Secretary, subject to the regulations herein-after specified.

ART. 6. The President, Secretary, and Treasurer, shall be (during their terms of office,) residents of Massachusetts.

ART. 7. An office shall be kept in Boston, Mass., for the transaction of business, and shall be considered the parent office, and shall be under the immediate charge of the President, Secretary, and Board of Directors, and shall be at the expense of the Association.

ART. 8. The duties of the President shall be, to preside over all meetings of the Association, and to sign all Certificates of Membership, and to have

a general oversight of all business transactions.

ART. 9. The duties of the Vice President shall be, to supply the place of the President in his absence.

ART. 10. The duties of the Secretary shall be, to keep the books, and have a general charge of the same, and to do all the writing of the Association, in respect to all matters of business, and also to sign all Certificates of Membership.

ART. 11. The Secretary, who shall be Treasurer, shall receive all moneys paid to the Association, and shall, on the first Monday of each month, pay over to the Finance Committee all funds in his hands, and take their receipt for the same.

ART. 12. The Duties of the Finance Committee shall be, to meet on the first Monday of each month, to audit all accounts. Also, to receive from the Treasurer all funds on hand, and see that they are rightly disposed of. They

shall also submit a full report to the Annual Meeting.

ART. 13. The funds of the Association shall be deposited as soon as received, in such bank or banks as the Board of Directors shall direct, and in the names of the President and Treasurer, and shall be drawn out only by checks, bearing both their signatures, and countersigned by two of the Finance Committee; and whenever the money thus deposited shall amount to more than may be deemed necessary for immediate use, it may be invested in Real Estate, or otherwise, as shall appear most secure and advantageous to the Association.

ART. 14. The Treasurer shall give bonds, with sureties, to be approved by a majority of the Board of Directors, in the sum of One Thousand Dollars, to the President and his successors in office, for the use, benefit and security of said Association.

ART. 15. A regular set of books shall be kept, and all business transactions registered, and shall be open for inspection by the members, at all reasonable hours.

ART. 16. Certificates of Membership may be granted to male persons between the ages of fifteen and sixty-five.

ART. 17. Persons over fifty years of age applying to become members, shall be charged twenty-five per cent. extra, over and above the regular rates of yearly payments.

ART. 18. No Certificate of Membership shall be issued entitling any member to a larger benefit than Eight Dollars per week.

ART. 19. A Consulting Physician shall be employed by the Board of Directors, to examine all applications for membership, and perform such other duties as may be required in the line of his profession.

ART. 20. The application papers

must be examined and approved of by the Association's Physician before a Certificate of Membership can be secured.

ART. 21. The Annual Meeting of the Association for the election of officers shall take place on the first Wednesday of January in each year.

ART. 22. Any nine members of the Association shall constitute a quorum for the transaction of business, in any regular or special meeting.

ART. 23. The Secretary shall give notice, in one or more newspapers, printed in Boston, of the Annual Meeting for the election of officers, at least one month prior to the time of holding said meeting, and of such other business as will properly come before the meeting.

ART. 24. All moneys received, not otherwise appropriated, shall be reserved as a safety fund, until the same amounts to Twenty-five Thousand Dollars, and the remainder, after providing for out-

standing risks, shall be divided annually to the members in ratio to their yearly deposits.

ART. 25. All travelling or local Agents shall be required to report to the Secretary, on the first and fifteenth of each month, and forward all applications in their possession.

ART. 26. All persons becoming members of this Association shall be required to make a statement respecting their former health, how often and how much they have been sick, and with what disease; also the amount of yearly deposit.

ART. 27. All members, in case of sickness, shall notify the Secretary or the nearest Agent of such sickness, or inability, within two weeks after the commencement of the same, and in proof of such sickness, he will be required to obtain the certificate of at least three members of this Association, or his attending Physician.

ART. 28. All claims thus substan-

tiated shall be paid within ten days after being received at this office, if approved by two of the Directors, unless such claim shall appear to conflict with the articles of agreement subscribed to by the parties in the application and Certificate of Membership ; and if so, or otherwise doubtful, then such claims may be submitted to a Board of Referees, to consist of three members chosen by the parties, — one by the officers, one by the claimant, and the third by the two first, and their decision shall be final.

ART. 29. All the officers of the Association shall be members of the Association.

ART. 30. The Board of Directors shall regulate the salaries of all officers, and two at least shall approve of every item of expense allowed by the Association.

ART. 31. No member shall be entitled to a benefit until he has paid in the full amount of his yearly deposit.

ART. 32. The Certificate of Membership shall be based on the Application, and the agreements therein made shall be binding upon the parties, and shall be resorted to to explain the rights and obligations of the parties.

ART. 33. The rates of annual deposits for members under fifty years of age, shall be as follows, first and fractional parts of a week excepted:—

\$2.00 per year, draws \$2 per week.

3.00	"	"	"	3	"	"
4.00	"	"	"	4	"	"
5.00	"	"	"	5	"	"
6.00	"	"	"	6	"	"
7.00	"	"	"	7	"	"
8.00	"	"	"	8	"	"

Over fifty and under sixty-five:

\$2.50 per year, draws \$2 per week.

3.75	"	"	"	3	"	"
5.00	"	"	"	4	"	"
6.25	"	"	"	5	"	"
7.50	"	"	"	6	"	"
8.75	"	"	"	7	"	"
10.00	"	"	"	8	"	"

And \$1.50 in addition to the above will be charged as admission fee the first year, and must be paid at the time of making application.

Yearly Deposits for Females under sixty years of age, same as above, against diseases common to both sexes.

Those over fifty years will be charged twenty-five per cent. extra.

ART. 34. Each member of the Association shall be entitled to a printed Report of all the doings of the Association, at the end of each year, sent to them by mail.

ART. 35. The officers of this Association shall be chosen by ballot, and on a general ticket; and all members living at a distance from the office, or whose health or business prevents their being present at the Annual Meeting for the choice of officers, shall have the privilege of sending in their votes for officers, by mail or otherwise, post paid, addressed to the Secretary; such votes to be signed and sealed by the voter,

and opened by said Secretary in presence of said meeting, provided no member shall be the bearer of over one hundred votes.

ART. 36. The old Board of Officers shall retain their office until new ones are duly appointed to take their places; and in case of the death or resignation of an officer, the vacancy shall be filled by vote of the other officers.

ART. 37. These By-laws may be subject to alterations and amendments by a vote of two-thirds of the members present at any Annual Meeting; and all propositions for alterations and amendments shall be given to the Secretary in writing, signed by seven members, with such alterations or amendments specifically stated, that notice may be given that alterations of the By-Laws are contemplated.

ART. 38. In case any officer shall habitually neglect or refuse to discharge the duties pertaining to his office, or

become incompetent or disqualified for the faithful discharge thereof, the officers of the Association shall declare his place vacant, and choose a successor.

I certify that the foregoing is a true copy of the By-laws adopted at the meeting of the Boston Mutual Health Association, holden at the Office of the Association, in Boston, Jan. 6th, 1851.

WM. PULSIFER,

SECRETARY.

REMARKS.

In calling the attention of the public to this institution, it may be worthy of remark, that though Health Insurance Companies are but of recent date in this country, yet in England they have long been considered as the greatest blessings and benefits of the age. There, where the price paid for labor is so small as to preclude all hopes of the mechanic or laborer ever obtaining a sufficiency beforehand to support himself or family, should sickness or accident prevent him from attending to his daily labor, the want of some such an institution was deeply felt.

As an experiment, Health Insurance Companies were formed, and as such, more than realized the brightest hopes of their projectors. Thousands have been the cases, where the head of a family has been prostrated upon the bed of sickness, with no provision for himself or wife and children, had it not been for the aid received from his Insurance Policy. By this he was enabled to remain with his family around him, instead of being obliged to remove to the Charity Hospital, and his

family scattered abroad, homeless, to seek their bread of strangers. For now, thanks to his fortunate foresight, he was sure of receiving a weekly allowance amply sufficient to keep want far away from his door. This happy thought cheered him through his sickness, and has often done as much to restore the bloom and strength of health, as the Medical art.

This is no fancy sketch, but reality. Even in our own more favored country,—and the system is yet in its infancy,—we can see many cases very similar to the one we have sketched above. And we would put the question to every man in humble circumstances, whether if sickness should lay its heavy hand upon them at any moment, have they any support for themselves or families? If not, what awaits them? Shall it be aid from the hand of charity, or support from the public fund? — both alike repulsive to the man of sensibility and spirit.

In the Mutual Health Insurance Association you can find the antidote, and we earnestly entreat the attention of all to its object, for its great advantages and benefits must be apparent to every one. What happier thought can thrill the breast of the husband and father, than the consciousness that, though called away at any time, he was sure of leaving his family well provided for.

The Office is located in Scollay's Building, Court Street, where every information will be cheerfully given to applicants.

